

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: §  
§  
William G. Glowicki § Case No. 16-08948  
Julie A. Glowicki §  
§  
Debtors §

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Zane L. Zielinski, Trustee, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 68,599.50  
(Without deducting any secured claims)

Assets Exempt: 40,721.34

Total Distributions to Claimants: 1,843.50

Claims Discharged  
Without Payment: 214,666.63

Total Expenses of Administration: 656.50

3) Total gross receipts of \$ 2,500.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$ 2,500.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$ 163,500.87	\$ 0.00	\$ 0.00	\$ 0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	NA	656.50	656.50	656.50
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	NA	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	52,803.64	10,160.02	10,160.02	1,843.50
<b>TOTAL DISBURSEMENTS</b>	<b>\$ 216,304.51</b>	<b>\$ 10,816.52</b>	<b>\$ 10,816.52</b>	<b>\$ 2,500.00</b>

4) This case was originally filed under chapter 7 on 03/15/2016 . The case was pending for 13 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 04/10/2017 By: /s/Zane L. Zielinski, Trustee  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
1999 Speed Boat	1129-000	2,500.00
<b>TOTAL GROSS RECEIPTS</b>		<b>\$ 2,500.00</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
<b>TOTAL FUNDS PAID TO DEBTOR &amp; THIRD PARTIES</b>			<b>\$ NA</b>

**EXHIBIT 3 – SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Blue Green Time Share, 4960 Conference Way North, Suite 10 Boca Raton, FL 33431		1,153.15	NA	NA	0.00
	Citi Mortgage, PO Box 9001067 Louisville, KY 40290		106,960.89	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Streator Credit Union SOCU, 120 E Northpoint Streator, IL					
61364			11,983.19	NA	NA	0.00
	Streator Credit Union, 610 S Newport Rd Pontiac, IL 61764		30,028.18	NA	NA	0.00
	Streator Credit Union, 610 S Newport Rd Pontiac, IL 61764		13,375.46	NA	NA	0.00
<b>TOTAL SECURED CLAIMS</b>			<b>\$ 163,500.87</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Zane L. Zielinski, Trustee	2100-000	NA	625.00	625.00	625.00
Zane L. Zielinski, Trustee	2200-000	NA	11.50	11.50	11.50
Associated Bank	2600-000	NA	20.00	20.00	20.00
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		<b>\$ NA</b>	<b>\$ 656.50</b>	<b>\$ 656.50</b>	<b>\$ 656.50</b>

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
			0.00	NA	NA	0.00
TOTAL PRIORITY UNSECURED CLAIMS			\$ NA	\$ 0.00	\$ 0.00	\$ 0.00

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
61702	AFNI, 1310 Martin Luther King Drive Bloomington, IL		67.22	NA	NA	0.00
21264	Americollect, 1851 S. Alverno Rd. Manitowoc, WI 54221		140.00	NA	NA	0.00
	AmeriFinancial Solution, Po Box 65018 Baltimore, MD		439.62	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Arturo D. Tomad MD., PO Box 8660 Saint Louis, MO	63126	105.84	NA	NA	0.00
	Bank of America, PO Box 851001 Dallas, TX 75285		5,091.03	NA	NA	0.00
	Barclay's Card, PO Box 60517 City of Industry, CA 91716		10,234.88	NA	NA	0.00
	Central Illinois Radiological Assoc, PO Box 371863 Pittsburgh, PA 15250		12.44	NA	NA	0.00
	Convergent Healthcare Inc, 121 NE Jefferson St. Suite 100 Peoria, IL 61602		71.38	NA	NA	0.00
	Creditors Discount & Audit, 415 E Main St, Streator, IL	61364	2,758.00	NA	NA	0.00
	H&R Accounts, 7017 John Deere Parkway Moline, IL	61266	882.72	NA	NA	0.00
	Harris & Harris, 111 W. Jackson Blvd Suite 400 Chicago, IL 60604		2,072.94	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Midwest Emergency, PO Box 8220 Fort Worth, TX 76124		18.00	NA	NA	0.00
	OSF Healthcare, 7978 Solution Center Chicago, IL 60677		1,856.89	NA	NA	0.00
	Ottawa Fire Department, PO Box 457 Wheeling, IL 60090		1,075.00	NA	NA	0.00
	Sam's Club/ Synchrony Bank, PO Box 530942 Atlanta, GA 30353		7,397.84	NA	NA	0.00
	St. Mary's Hospital, PO Box 6545 Madison, WI 53716		1,698.22	NA	NA	0.00
	State Collections Services, PO Box 6250 Madison, WI 53701		904.95	NA	NA	0.00
	Synchrony Bank, PO Box 960061 Orlando, FL 32896		7,872.27	NA	NA	0.00
	University of Illinois College of M, 7687 Solutions Ctr Chicago, IL 60677		150.00	NA	NA	0.00
1	Discover Bank	7100-000	6,013.90	6,161.60	6,161.60	1,118.00
2	First National Bank Of Omaha	7100-000	3,940.50	3,998.42	3,998.42	725.50
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			<b>\$ 52,803.64</b>	<b>\$ 10,160.02</b>	<b>\$ 10,160.02</b>	<b>\$ 1,843.50</b>

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**Document FORM 1  
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT  
ASSET CASES**

Case No:	16-08948	BWB	Judge:	Bruce W. Black	Trustee Name:	Zane L. Zielinski, Trustee
Case Name:	William G. Glowicki				Date Filed (f) or Converted (c):	03/15/2016 (f)
	Julie A. Glowicki				341(a) Meeting Date:	04/18/2016
For Period Ending:	04/10/2017				Claims Bar Date:	11/16/2016

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 4401 Main Street Streator II 61364-0000 La Salle	64,080.00	64,080.00		0.00	FA
2. 2009 Buick Lacross Mileage: 60000	12,000.00	12,000.00		0.00	FA
3. 2015 Chevy Silverado	21,000.00	21,000.00		0.00	FA
4. Countrylife Camper	1,500.00	1,500.00		0.00	FA
5. Fishing Boat	200.00	200.00		0.00	FA
6. 1999 Speed Boat	2,470.00	2,500.00		2,500.00	FA
7. Misc Furniture	800.00	0.00		0.00	FA
8. Clothing	900.00	0.00		0.00	FA
9. Misc. Jewelry (Wedding Bands)	800.00	0.00		0.00	FA
10. Streator Credit Union	4,179.34	0.00		0.00	FA
11. Streator Credit Union	95.21	0.00		0.00	FA
12. Pension Through Employer	0.00	0.00		0.00	FA
13. 2015 Tax refund	2,323.00	0.00		0.00	FA
14. Transamerican Whole Life	400.00	0.00		0.00	FA
15. Blue Green Timeshare	1.00	0.00		0.00	FA
INT. Void (u)	0.00	N/A		0.00	FA

TOTALS (Excluding Unknown Values)	\$110,748.55	\$101,280.00	Gross Value of Remaining Assets
			\$2,500.00 \$0.00
			(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

The Trustee reached a settlement with the Debtor on their speedboat.

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RE PROP # 6 -- THe Debtor amended valued from \$3,000 on amended schedules.

RE PROP # 10 -- The Debtor amended this value.

Exhibit 8

Initial Projected Date of Final Report (TFR): 01/15/2017

Current Projected Date of Final Report (TFR): 01/15/2017

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FORM 2  
ESTATE CASH DOCUMENTS AND DISBURSEMENTS RECORD

Case No: 16-08948

Case Name: William G. Glowicki  
Julie A. Glowicki

Taxpayer ID No: XX-XXX4175

For Period Ending: 04/10/2017

Trustee Name: Zane L. Zielinski, Trustee

Bank Name: Associated Bank

Account Number/CD#: XXXXXX1445

Checking

Blanket Bond (per case limit): \$5,000,000.00

Separate Bond (if applicable):

Exhibit 9

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
09/23/16	6	Bill Glowicki 4401 Main Street Streater, IL 61364	Settlement Payment from Debtor	1129-000	\$2,500.00		\$2,500.00
11/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$2,490.00
12/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$2,480.00
02/03/17	5001	Trustee Zane L. Zielinski 6336 N. Cicero Avenue Suite 201 Chicago, Illinois 60646	Distribution			\$636.50	\$1,843.50
		Trustee Zane L. Zielinski	Final distribution representing a payment of 100.00 % per court order.	(\$625.00) 2100-000			
		Trustee Zane L. Zielinski	Final distribution representing a payment of 100.00 % per court order.	(\$11.50) 2200-000			
02/03/17	5002	Discover Bank Discover Products Inc Po Box 3025 New Albany, Oh 43054-3025	Final distribution to claim 1 representing a payment of 18.14 % per court order.	7100-000		\$1,118.00	\$725.50
02/03/17	5003	First National Bank Of Omaha 1620 Dodge Street Stop Code 3105 Omaha, Ne 68197	Final distribution to claim 2 representing a payment of 18.14 % per court order.	7100-000		\$725.50	\$0.00

COLUMN TOTALS	\$2,500.00	\$2,500.00
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$2,500.00	\$2,500.00
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$2,500.00	\$2,500.00

Page Subtotals: \$2,500.00 \$2,500.00

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Exhibit 9

TOTAL OF ALL ACCOUNTS			NET BALANCE	ACCOUNT
	NET DEPOSITS	DISBURSEMENTS		
XXXXXX1445 - Checking	\$2,500.00	\$2,500.00	\$0.00	\$0.00
	\$2,500.00	\$2,500.00		
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand	
Total Allocation Receipts:	\$0.00			
Total Net Deposits:	\$2,500.00			
Total Gross Receipts:	\$2,500.00			